

1812606-Court-A- US B  
TRACY BUSTER WALSH  
WALSH LAW FIRM PLLC  
6831 CRUMPLER BLVD SUITE 200  
OLIVE BRANCH, MS 38654

US Bankruptcy Courthouse  
703 Hwy 145 North  
Aberdeen, MS 39730

NOTICE

**United States Bankruptcy Court**  
FOR THE

Northern Dist Of MS Aberdeen Division

Debtor 1: LATONYA YVETTE DOWELL	Last 4 digits of Social Security number or ITIN: XXX-XX-8598
Debtor 2: _____	EIN: _____
Case Number: 18-12606-JDW	Last 4 digits of Social Security number or ITIN: _____
	EIN: _____
	Date Case Filed or Converted to Chapter 13: July 06, 2018

Form 309I (12/15)

## NOTICE OF CHAPTER 13 BANKRUPTCY CASE

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly indentify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

About Debtor 1:		About Debtor 2:	
<b>1: Debtor's full name</b>	LATONYA YVETTE DOWELL		
<b>2: All other names used in the last 8 years</b>	LATONYA Y GREER		
<b>3: Address</b>	If debtor 2 lives at a different address:		
	7823 ALLEN RIDGE LANE  OLIVE BRANCH, MS 38654		
<b>4: Debtor's attorney</b> Name and Address	TRACY BUSTER WALSH WALSH LAW FIRM PLLC 6831 CRUMPLER BLVD SUITE 200 OLIVE BRANCH, MS 38654	Contact phone	(662) 890-3086
		Email	_____
<b>5: Bankruptcy trustee</b> Name and Address	Locke D. Barkley 6360 I-55 North Suite 140 Jackson, MS 39211	Contact phone	(601) 355-6661
		Email	<a href="http://www.barkley13.com">www.barkley13.com</a>
<b>6: Bankruptcy Clerk's office</b> Documents in this case may be filed at this address.	US Bankruptcy Courthouse 703 Hwy 145 North	Hours open	_____
You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Aberdeen, MS 39730	Contact phone	_____

**7: Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

Creditors may attend, but are not required to do so.

August 28, 2018 at 02:00 PM

Date

Time

Location: The Landers Center

4560 Venture Dr

Room 11

Southaven, MS 38671

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**8: Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline:** October 29, 2018

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline:** September 14, 2018

**Deadline for governmental units to file a proof of claim:**

**Filing deadline:** January 02, 2019

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim.

Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**9: Filing of plan**

Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before September 13, 2018. Objections will be heard on October 10, 2018 at 01:30 PM, Oxford Federal Building, 911 Jackson Avenue, Oxford, MS 38655 unless otherwise ordered by the court.

If no objection is timely filed, the plan may be confirmed without a hearing.

**The debtor has filed a plan. The plan or a summary of the plan will be sent separately.**

**10: Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11: Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12: Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13: Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

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TASK: 07-10-2018.00419364.N13REVCOURT: 387  
DATED: 07/11/2018

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Court	US Bankruptcy Courthouse	703 Hwy 145 North Aberdeen, MS 39730
Trustee	Locke D. Barkley Suite 140	6360 I-55 North Jackson, MS 39211
Debtor	LATONYA YVETTE DOWELL	7823 ALLEN RIDGE LANE OLIVE BRANCH, MS 38654
799	000002 TRACY BUSTER WALSH 6831 CRUMPLER BLVD SUITE 200	WALSH LAW FIRM PLLC OLIVE BRANCH, MS 38654
	000018 NCB MANAGEMENT SERVICES	1 ALLIED DR FEASTERVILLE TREVOSE, PA 19053
	000010 INTERNAL REVENUE SERVICE	PO BOX 7346 PHILADELPHIA, PA 19114
	000026 PRA RECEIVABLES MANAGEMENT LLC	PO BOX 41021 NORFOLK, VA 23541
	000016 CONSOLIDATED RECOVERY SYSTEMS	P O BOX 603451 CHARLOTTE, NC 28260-3451
	000020 SYNCHRONY BANK	PO BOX 960061 ORLANDO, FL 32896
	000021 SYNCHRONY BANK	PO BOX 965060 ORLANDO, FL 32896
	000025 ARCO COLLECTION SERVICE SUITE 210	3181 POPLAR AVENUE MEMPHIS, TN 38111
	000024 ARCO COLLECTION SERVICES	PO BOX 11839 MEMPHIS, TN 38111-0839
	000019 SEMMES MURPHEY CLINIC	PO BOX 1000 DEPT 26 MEMPHIS, TN 38148-0001
	000005 DESOTO COUNTY CHANCERY CLERK	PO BOX 949 HERNANDO, MS 38632
	000006 DESOTO COUNTY TAX COLLECTOR	365 LOSHER STREET, STE 110 HERNANDO, MS 38632
	000011 INTERNAL REVENUE SERVICE 900 JEFFERSON AVE	C/O U S ATTORNEY OXFORD, MS 38655-3626
	000012 MS DEPARTMENT OF REVENUE PO BOX 22808	BANKRUPTCY SECTION JACKSON, MS 39225-2808
	000015 COMENITY BANK PO BOX 182125	ATTN BANKRUPTCY DEPT COLUMBUS, OH 43218-2125
	000009 ONEMAIN FINANCIAL SERVICES INC	PO BOX 3251 EVANSVILLE, IN 47731-3251
	000017 GREAT LAKES HIGHER EDUCATION	PO BOX 7860 MADISON, WI 53707
	000014 CAPITAL ONE RETAIL SERCVICES	PO BOX 4144 CAROL STREAM, IL 60197-4144
	000023 VERIZON WIRELESS 500 TECHNOLOGY DR	BANKRUPTCY GROUP WELDON SPRINGS, MO 63304
	000008 NATIONSTAR MORTGAGE, LLC PO BOX 619096	D/B/A MR COOPER DALLAS, TX 75261-9741
	000022 VERIZON WIRELESS	P O BOX 650051 DALLAS, TX 75265-0051
	000007 AMERICREDIT	PO BOX 183853 ARLINGTON, TX 76096

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000013 CAPITAL ONE

PO BOX 60599  
CITY OF INDUSTRY, CA 91716

26 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 07/11/2018.  
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.  
EXECUTED ON 07/11/2018 BY /S/EPIQ Systems, Inc.

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\*CM - Indicates notice served via Certified Mail